

August 29, 2005

Mr. John F. Carter, Director
FDIC San Francisco Regional Office
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105-2780

2005 SEP - 1 AM 9:46

Re: Wal-Mart's ILC Application in Utah.

Dear Mr. Carter,

My wife and I live in Kingston, Idaho, a small community in Northern Idaho. We bank at an independent bank in Coeur d'Alene, Idaho, "bankcda". Our banker has made us aware of the foregoing Wal-Mart ILC application and cited several reasons why the FDIC should reject this application in its entirety. His reasons relate to FDIC banking regulations, whereas ours are simply the risk of having the largest impersonal retail company become the largest impersonal banker. The potential result could easily be that independent banks would go the way that so many small and independent businesses have in areas where Wal-Mart moved in. We enjoy the personalized treatment at our bank and would not like to see that go away for any reason. Hoping That Wal-Mart's application is rejected, may we remain,

Sincerely,



Mr. & Mrs. J.B. Johnson
P.O. Box 352
Kingston, Idaho 83839